

**ONE Bank Limited and its Subsidiary**  
**Consolidated Profit & Loss Account**  
**For the period from January 01, 2015 to September 30, 2015**

Amount in Taka				
	January to September		July to September	
	2015	2014	2015	2014
Interest income	8,827,335,731	8,245,630,808	2,986,000,344	2,803,552,581
Interest paid on deposits and borrowings etc.	(5,506,434,038)	(5,151,839,806)	(1,867,821,844)	(1,699,822,987)
<b>Net interest income</b>	<b>3,320,901,693</b>	<b>3,093,791,002</b>	<b>1,118,178,500</b>	<b>1,103,729,594</b>
Investment Income	1,186,849,761	871,840,659	471,054,170	395,612,643
Commission, Exchange and Brokerage	874,498,429	949,482,504	286,526,999	311,769,447
Other operating income	263,053,706	266,353,274	74,176,084	77,415,220
<b>Total operating income (A)</b>	<b>5,645,303,589</b>	<b>5,181,467,439</b>	<b>1,949,935,753</b>	<b>1,888,526,904</b>
Salaries and allowances	1,329,158,928	1,239,905,459	461,299,782	457,639,251
Rent, taxes, insurance, electricity etc.	347,609,033	332,397,897	124,084,304	121,433,302
Legal expenses	10,295,359	7,062,807	3,947,754	2,838,627
Postage, stamps, telecommunication etc.	43,417,567	39,636,480	14,747,502	13,032,552
Directors fees	790,000	685,000	265,000	175,000
Stationery, Printings, advertisements etc.	91,369,499	101,895,992	34,558,276	39,511,200
Managing Director's salary and allowances	10,471,663	10,471,663	4,201,665	5,201,665
Depreciation, leasing expense and repair of bank's assets	275,132,216	228,212,467	101,683,571	87,904,966
Other expenses	321,738,161	281,888,550	118,891,644	97,121,614
<b>Total operating expenses (B)</b>	<b>2,429,982,426</b>	<b>2,242,156,314</b>	<b>863,679,497</b>	<b>824,858,177</b>
<b>Profit/ (loss) before provision and tax (C=A-B)</b>	<b>3,215,321,163</b>	<b>2,939,311,125</b>	<b>1,086,256,256</b>	<b>1,063,668,727</b>
Provision for loans and advances				
Specific provision	956,678,939	604,651,707	20,102	160,200,439
General provision	(322,419,332)	(14,807,083)	10,655,289	31,742,745
	<b>634,259,607</b>	<b>589,844,623</b>	<b>10,675,391</b>	<b>191,943,185</b>
Provision for off-balance sheet items	119,623,690	49,584,553	54,713,852	7,546,887
Provision for diminution in value of share	90,074,976	311,636,687	(103,826,310)	(24,137,556)
Provision for other assets	16,456,649	6,743,407	-	-
<b>Total Provision (D)</b>	<b>860,414,922</b>	<b>957,809,270</b>	<b>(38,437,067)</b>	<b>175,352,515</b>
<b>Profit/(loss) before taxes for the period (E=C-D)</b>	<b>2,354,906,242</b>	<b>1,981,501,855</b>	<b>1,124,693,323</b>	<b>888,316,213</b>
<b>Provision for taxation</b>				
Current tax	1,205,425,478	1,247,593,043	505,350,992	592,460,706
Deferred tax expenses /(income)	4,996,479	5,000,000	-	-
<b>Net Profit after taxation for the period</b>	<b>1,144,484,285</b>	<b>728,908,812</b>	<b>619,342,332</b>	<b>295,855,506</b>
<b>Attributable to:</b>				
Shareholders of the ONE Bank Ltd	1,144,912,290	732,458,960	617,985,098	295,749,212
Non-Controlling Interest	(428,005)	(3,550,148)	1,357,233	106,294
	<b>1,144,484,285</b>	<b>728,908,812</b>	<b>619,342,332</b>	<b>295,855,506</b>
Retained Surplus brought forward	(325,808,833)	(10,177,336)	(80,617,846)	134,766,135
	<b>819,103,457</b>	<b>722,281,624</b>	<b>537,367,252</b>	<b>430,515,348</b>
<b>Appropriations:</b>				
Statutory Reserve	479,507,707	467,303,629	197,771,502	175,537,352
General Reserve	-	-	-	-
	479,507,707	467,303,629	197,771,502	175,537,352
<b>Retained Surplus</b>	<b>339,595,751</b>	<b>254,977,995</b>	<b>339,595,751</b>	<b>254,977,995</b>
<b>Earning per share (EPS)</b>	<b>1.94</b>	<b>1.24</b>	<b>1.05</b>	<b>0.50</b>

Md. Aftab Uddin Khan      John Sarkar  
Chief Financial Officer      Company Secretary

M. Fakhru Alam      Salahuddin Ahmed  
Managing Director      Director

Sayed Hossain Chowdhury  
Chairman